

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

04/17/2024

IN RE:

JAY M. RAMES
727 ORCHARD DRIVE
DUNCANSVILLE, PA 16635
XXX-XX-7542 Debtor(s)

Case No.23-70297 JAD

Chapter 13

NOTICE OF CLAIMS FILED AND INTENTION TO PAY CLAIMS

NOTICE IS HEREBY GIVEN of claims filed and the intention of the Chapter 13 Trustee to pay the claims of creditors named below, in the amounts* and manner authorized by the terms and provisions of the confirmed Chapter 13 Plan, the order confirming the Plan, and applicable rules.

This Notice is filed as a courtesy, to inform all parties of the claims the Trustee has found in the case. This Notice does not seek authorization to pay claims, as that authorization already exists in the form of plan terms, applicable rules, and confirmation orders. Any party who objects to the allowance of a filed claim must file a formal objection to the claim itself, NOT an objection to this Notice.

This Notice should not be construed as altering the deadlines for filing objections to proofs of claim, as contained in the Federal Rules of Bankruptcy Procedure, the confirmed Chapter 13 Plan, or the order confirming the Chapter 13 Plan. Pursuant to 11 U.S.C. § 502 (a), the claims which have been filed as stated above will be deemed allowed for purposes of distribution and shall be paid unless the debtor or other party in interest has timely objected to the claim, and provided notice of the objection to the Trustee, prior to the claim being paid by the Trustee.

The following claim information is derived from one or more of the following sources: the debtor(s)' Chapter 13 Plan, proofs of claim, and the order confirming the plan. The list does not include claims which have been disallowed, withdrawn, or claims not provided for in the Chapter 13 Plan for which proofs of claim have not been filed. Some of the claims listed on the following pages may have already been fully or partially paid by the Trustee. To determine whether or not any payments have already been disbursed on a claim, please consult the Trustee's web site at www.13network.com.

*Unless the Chapter 13 Plan provides for a 100% payment of unsecured claims and is adequately funded to pay 100%, the actual percentage dividend which will be paid to the holders of allowed unsecured claims is not presently known. In accordance with the provisions of the Chapter 13 Plan and local rules, the amount and percentage dividend to

which unsecured creditors are entitled will be determined during the Trustee's final audit of this case. An adjustment of the percentage to be paid to the unsecured creditors will be performed after the Trustee has calculated the actual amount of funds available for distribution to unsecured creditors, after determining the amounts needed to complete payments on the secured and priority claims. Notwithstanding the fact that the final calculation will not be done until final audit, the Trustee will distribute funds to unsecured creditors, in accordance with the Chapter 13 Plan and Bankruptcy Code priorities, when and as funds allow.

/s/ RONDA J. WINNECOUR
RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

I herein certify that a copy of this notice was served upon the listed creditors of record of this date and the debtor(s) and debtor(s) attorney of record on this date by regular U.S. Mail, postage prepaid, at the address as it appears in the records hereof.

4/17/2024

/s/Trustee'sAdministrativAssistant
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

SEE NEXT PAGE FOR CLAIMS

CLAIM RECORDS

KML LAW GROUP PC* 701 MARKET ST STE 5000	Trustee Claim Number:1 INT %: 0.00% Court Claim Number:	CRED DESC: NOTICE ONLY ACCOUNT NO.:
PHILADELPHIA, PA 19106	CLAIM: 0.00 COMMENT: FLAGSTAR BANK/PRAE	
FLAGSTAR BANK FSB BANKRUPTCY DEPT 5151 CORPORATE DR	Trustee Claim Number:2 INT %: 0.00% Court Claim Number:4	CRED DESC: VEHICLE ACCOUNT NO.: 2605
TROY, MI 48098-2639	CLAIM: 0.00 COMMENT: RS/OE*SURR/PL*\$201,200.93/CL*W/14*DKT	
INTERNAL REVENUE SERVICE* CENTRALIZED INSOLVENCY-TRUSTEE REMITS PO BOX 7317	Trustee Claim Number:3 INT %: 0.00% Court Claim Number:5	CRED DESC: PRIORITY CREDITOR ACCOUNT NO.: 7542
PHILADELPHIA, PA 19101-7317	CLAIM: 10,885.23 COMMENT: 14832@0%/PL*TAX YR 2021/SCH-CL-PL	
BANKERS HEALTHCARE GROUP LLC 201 SOLAR ST	Trustee Claim Number:4 INT %: 0.00% Court Claim Number:2	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 1529
SYRACUSE, NY 13204	CLAIM: 38,133.19 COMMENT: NO ACCT/SCH@BHG FINANCIAL*UCC FINANCING STMT	
CAPITAL ONE NA BY AMERICAN INFOSOURCE PO BOX 71083	Trustee Claim Number:5 INT %: 0.00% Court Claim Number:6	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 6415
CHARLOTTE, NC 28272-1083	CLAIM: 2,881.52 COMMENT: COMENITY	
CREDIT FIRST NA* BK 13 CREDIT OPERATIONS* POB 818011*	Trustee Claim Number:6 INT %: 0.00% Court Claim Number:3	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 7542
CLEVELAND, OH 44181-8011	CLAIM: 1,046.85 COMMENT: X5650/SCH*FIRESTONE	
QUANTUM3 GROUP LLC - AGENT FOR COMENIT C/O QUANTUM3 GROUP LLC PO BOX 2489	Trustee Claim Number:7 INT %: 0.00% Court Claim Number:7	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 9947
KIRKLAND, WA 98083-2489	CLAIM: 4,557.24 COMMENT: GOODSAMS	
LVNV FUNDING LLC C/O RESURGENT CAPITAL SVCS PO BOX 10587	Trustee Claim Number:8 INT %: 0.00% Court Claim Number:8	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 7074
GREENVILLE, SC 29603-0587	CLAIM: 8,883.22 COMMENT: COSTCO/CITIBANK	
UPSTART NETWORK PO BOX 1931	Trustee Claim Number:9 INT %: 0.00% Court Claim Number:1	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 6713
BURLINGAME, CA 94011	CLAIM: 7,329.50 COMMENT:	
USAA 9800 FREDERICKSBURG RD	Trustee Claim Number:10 INT %: 0.00% Court Claim Number:	CRED DESC: UNSECURED CREDITOR ACCOUNT NO.: 4296
SAN ANTONIO, TX 78288	CLAIM: 0.00 COMMENT:	

CLAIM RECORDS

VERIZON WIRELESS	Trustee Claim Number:11 INT %: 0.00%	CRED DESC: UNSECURED CREDITOR
500 TECHNOLOGY DR STE 550	Court Claim Number:	ACCOUNT NO.: EFF0
ATTN ADMINISTRATION		
	CLAIM: 0.00	
WELDON SPRING, MO 63304	COMMENT:	
VERIZON WIRELESS	Trustee Claim Number:12 INT %: 0.00%	CRED DESC: UNSECURED CREDITOR
500 TECHNOLOGY DR STE 550	Court Claim Number:	ACCOUNT NO.: E937
ATTN ADMINISTRATION		
	CLAIM: 0.00	
WELDON SPRING, MO 63304	COMMENT:	
D AND D MOVING AND STORAGE INC	Trustee Claim Number:13 INT %: 0.00%	CRED DESC: PRIORITY CREDITOR
7881 ROOT RD	Court Claim Number:	ACCOUNT NO.:
	CLAIM: 0.00	
NORTH RIDGEVILLE, OH 44039	COMMENT: PMT/PL*275x(36+2)=LMT	
FLAGSTAR BANK FSB	Trustee Claim Number:14 INT %: 0.00%	CRED DESC: VEHICLE
BANKRUPTCY DEPT	Court Claim Number:4	ACCOUNT NO.: 2605
5151 CORPORATE DR		
	CLAIM: 0.00	
TROY, MI 48098-2639	COMMENT: RS/OE*SURR/PL*ARRS/CL=\$3,115.58/CL*W/2*DKT	
INTERNAL REVENUE SERVICE*	Trustee Claim Number:15 INT %: 0.00%	CRED DESC: UNSECURED CREDITOR
CENTRALIZED INSOLVENCY-TRUSTEE REMITS	Court Claim Number:5	ACCOUNT NO.: 7542
PO BOX 7317		
	CLAIM: 3,693.23	
PHILADELPHIA, PA 19101-7317	COMMENT: NO GEN UNS/SCH	
D AND D MOVING AND STORAGE INC	Trustee Claim Number:16 INT %: 0.00%	CRED DESC: PRIORITY CREDITOR
7881 ROOT RD	Court Claim Number:	ACCOUNT NO.:
	CLAIM: 807.00	
NORTH RIDGEVILLE, OH 44039	COMMENT: \$PL*RENTAL ARRS	